

Information to identify the case:

Debtor 1	<u>Jacek Kuczynski</u>	Social Security number or ITIN	xxx-xx-7170
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ewa Kuczynski</u>	Social Security number or ITIN	xxx-xx-8270
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-21727-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jacek Kuczynski

Ewa Kuczynski

9/8/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jacek Kuczynski
 Ewa Kuczynski
 Debtors

Case No. 17-21727-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 25

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db/jdb	+Jacek Kuczynski, Ewa Kuczynski, 523 Salem Road, Union, NJ 07083-7801
516870945	+Bank of America Lowes/Synchrony Bank, PO Box 31785 PO Box 530914, Tampa Florida 33631 Atlanta GA 30353-0914
516870946	+Bank of America Macy's, PO Box 15019 PO Box 78008, Wilmington DE 19886 Phoenix AZ 85060-5019
516870947	+Capital OneRetailServices/Lord & Quicken Loans Inc, PO Box 71106 PO Box 6577, Charlotte NC 28272 Carol Stream IL 60197-6577
516870932	+Capital OneRetailServices/Lord & Taylor, PO Box 71106, Charlotte NC 28272-1106
516870933	+Chase Bank, PO Box 1423, Charlotte NC 28201-1423
516870948	+Chase Bank Victoria's Secret/Comenity Bank, PO Box 1423 PO Box 659728, Charlotte NC28201 San AntonioTX 78295-1423
516870934	+Citibank, PO Box 9001016, Louisville KY 40290-1016
516870941	+Macy's, PO Box 78008, Phoenix AZ 85062-8008
516870942	+Quicken Loans Inc, PO Box 6577, Carol Stream IL 60197-6577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Sep 09 2017 00:56:35 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 09 2017 00:56:32 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Sep 09 2017 00:38:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516870929	+EDI: AMEREXPR.COM Sep 09 2017 00:38:00 American Express, PO Box 1270, Newark NJ 07101-1270
516870931	EDI: BANKAMER.COM Sep 09 2017 00:38:00 Bank of America, PO Box 15019, Wilmington DE 19886
516870930	+EDI: BANKAMER.COM Sep 09 2017 00:38:00 Bank of America, PO Box 31785, Tampa Florida 33631-3785
516870935	EDI: RCSDELL.COM Sep 09 2017 00:38:00 Dell Preferred Account, PO Box 6403, Carol Stream IL 60197
516870936	E-mail/Text: bankruptcy@dcu.org Sep 09 2017 00:57:14 Digital Federal Credit Union, 220 Donald Lynch Blvd, Marlborough MA 01752
516870937	+EDI: CHASE.COM Sep 09 2017 00:38:00 Disney Visa, PO Box 15123, Wilmington DE 19850-5123
516870938	+EDI: RMSC.COM Sep 09 2017 00:38:00 GapVisa/Synchrony Bank, PO Box 960017, Orlando FL 32896-0017
516870944	+E-mail/Text: masmith@jfkhealth.org Sep 09 2017 00:57:02 JFK Medical Center, 80 James Street, Newark NJ 07101 4th Floor, Edison, NJ 08820-3938
516870939	+E-mail/Text: masmith@jfkhealth.org Sep 09 2017 00:57:02 JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938
516870940	+EDI: RMSC.COM Sep 09 2017 00:38:00 Lowes/Synchrony Bank, PO Box 530914, Atlanta GA 30353-0914
516873554	+EDI: RMSC.COM Sep 09 2017 00:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516870943	+EDI: WFNNB.COM Sep 09 2017 00:38:00 Victoria's Secret/Comenity Bank, PO Box 659728, San AntonioTX 78265-9728

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516870949*	+Citibank, PO Box 9001016, Louisville KY 40290-1016
516870950*	+DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 (address filed with court: Dell Preferred Account, PO Box 6403, Carol Stream IL 60197)
516870951*	+DIGITAL FEDERAL CREDIT UNION, 220 DONALD LYNCH BLVD, MARLBOROUGH MA 01752-4708 (address filed with court: Digital Federal Credit Union, 220 Donald Lynch Blvd, Marlborough MA 01752)
516870952*	+Disney Visa, PO Box 15123, Wilmington DE 19850-5123
516870953*	+GapVisa/Synchrony Bank, PO Box 960017, Orlando FL 32896-0017

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Geraldene Sherr Duswalt on behalf of Joint Debtor Ewa Kuczynski gduswalt@aol.com
Geraldene Sherr Duswalt on behalf of Debtor Jacek Kuczynski gduswalt@aol.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfbis.com, lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6